

**CLAIMS****What is claimed is:**

- 5 1. A contractor certification system comprising:
- a. survey means comprising a questionnaire, which is provided to selected candidates within a contractor's business for assessing business and financial practices;
  - b. mapping means for studying answers provided to said questionnaire to select  
10 job site visits and candidates for interviews;
  - c. on-location assessment means for determining business and financial practices at the contractor's operations;
  - d. comparison means for assessing business and financial practices, and ranking the contractor in comparison with industry standards; and
  - 15 e. reporting means for providing a grade indicative of said contractor's rank.
2. A contractor certification system as recited by claim 1, wherein said questionnaire is composed of non-threatening questions.
3. A contractor certification system as recited by claim 1, wherein said mapping means develops, within said answers to said questions, areas comprising clear  
20 matches, clear discrepancies and inadequate details for on location assessment.
4. A contractor certification system as recited by claim 1, wherein said on-location assessments comprise one on one interviews drawn from selected candidates and job site visits.

5. A contractor certification system as recited by claim 1, wherein said comparison means comprises an evaluation of said contractor's business and financial practice data against one or more databases containing performance and risk factor data from similar contractors, stored by the contractor certification system.
- 5 6. A contractor certification system as recited by claim 1, wherein said reporting means comprises:
  - a. a comparison report addressed to said surety institution and said contractor,
  - b. a logo graphically depicting a hobo wearing a top hat having a base, a top portion, a partially colored portion and an uncolored portion, the colored portion extending upward from said base toward said top portion, and said
- 10 uncolored portion varying inversely with said grade.
7. A contractor certification system as recited by claim 2, wherein said questionnaire comprises questions directed to organizational aspects with particular reference to management structure, authority delegation and decision-
- 15 making practices.
8. A contractor certification system as recited by claim 2, wherein said questionnaire comprises questions directed to management practices, with particular reference to marketing, bidding processes, and project execution practices.
- 20 9. A contractor certification system as recited by claim 5, wherein said database stored comprises a compilation of business and financial and risk data derived from contractors previously evaluated.
10. A contractor certification system as recited by claim 6, wherein said comparison report sets forth said contractor's business and financial practices with detail

sufficient to assist surety institutions engaged in underwriting a contractor's credit line.

11. A contractor certification system as recited by claim 6, wherein said logo is adapted for display in a contractor's letterhead to advertise and communicate said contractor's rank, business and financial practices.